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## 2004 Guide to California MEDICARE OPTIONS

Produced in collaboration with **Consumers Union**

- Medicare Update
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- Medigap Ratings
- ▶ Find Out if You Can Join
- ▶ See Which Doctors Are in the Network
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### Ratings

#### Get Value for Your Money

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Note: The Medicare HMO plans and ratings that are featured on this site are out of date. You should not use these ratings if you are thinking about joining or switching Medicare HMOs in 2004. New ratings on California Medicare HMOs will be available here in February 2004. To receive an email notification, sign up on the [Home page](#).

To help you compare HMOs, we rated each one for the value of coverage you receive after taking into account what you have to pay for it. HMOs can receive from one to five stars; more stars are better.

Value Rating of Total Benefits and Coverage from the HMO	Monthly Premium	Office Visit Copayment
Kaiser Permanente Senior Advantage	★★	\$80
PacificCare Secure Horizons Standard Plan I	★★	\$60
Health Net Seniority Plus	★	\$85
PacificCare Secure Horizons Standard Plan II	★	\$99

Chart Key    ★★★★★ best value for your money    ★ worst value for your money

Medicare HMOs may not be offered in all parts of a county. Call HICAP at 1-800-434-0222 to find out which HMOs are available in your zip code.

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